

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

LORENE ANN DRAKE

Debtor(s)

Case No. 12-71032JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2012, and was converted to chapter 13 on 01/29/2013.
- 2) The plan was confirmed on 05/07/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/07/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/18/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,080.00.
- 10) Amount of unsecured claims discharged without payment: \$69,363.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$15,937.40
Less amount refunded to debtor \$155.29

NET RECEIPTS: \$15,782.11

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,700.00
Court Costs \$0.00
Trustee Expenses & Compensation \$605.97
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,305.97

Attorney fees paid and disclosed by debtor: \$25.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	2,620.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	874.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	0.00	436.06	436.06	19.54	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	0.00	241.72	241.72	10.83	0.00
AMERILOAN	Unsecured	0.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	NA	1,409.53	1,409.53	63.15	0.00
AT & T MOBILITY II LLC	Unsecured	NA	3,038.55	3,038.55	136.13	0.00
BANK OF AMERICA**	Unsecured	3,436.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	17,952.00	NA	NA	0.00	0.00
BOSCOV'S	Unsecured	727.00	NA	NA	0.00	0.00
CACH LLC/CACV/COLLECT AMERICA	Unsecured	2,359.00	NA	NA	0.00	0.00
CASHCALL INC**	Unsecured	1,500.00	2,524.74	2,524.74	113.11	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,195.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,204.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	189.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	32.00	NA	NA	0.00	0.00
DELL INC	Unsecured	2,561.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	4,621.00	7,300.43	7,300.43	327.06	0.00
FIRST AMERICAN BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST AMERICAN CASH ADVANCE/	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	4,538.00	NA	NA	0.00	0.00
GEMB/WALMART DC++	Unsecured	4,156.00	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	38.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	200.00	NA	61.92	61.92	24.50
PA STATE EMPLOYEES CU/PSECU	Unsecured	6,425.00	6,425.98	6,425.98	287.88	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	893.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	0.00	0.00	1,358.62	60.87	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	9,308.00	9,308.62	7,950.00	7,950.00	828.96

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA STATE EMPLOYEES CU/PSECU	Secured	4,426.00	4,226.84	0.00	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	0.00	1,900.53	1,900.53	85.14	0.00
SALLIE MAE PC TRUST	Unsecured	0.00	9,120.64	9,120.64	408.60	0.00
SALLIE MAE PC TRUST	Unsecured	0.00	9,299.02	9,299.02	416.60	0.00
SEARS/CITI CARD USA*++	Unsecured	476.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	6,796.00	NA	NA	0.00	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	3,604.00	NA	NA	0.00	0.00
SUNTRUST BANK**	Unsecured	13,734.00	14,359.45	14,359.45	643.30	0.00
THD/CBSD	Unsecured	952.00	NA	NA	0.00	0.00
UNITED REFINING CO	Unsecured	844.00	860.51	860.51	38.55	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	56,160.00	59,109.95	0.00	0.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Priority	0.00	2,445.16	0.00	0.00	0.00
WESBANCO BANK INC(*)	Secured	22,721.00	23,394.76	0.00	0.00	0.00
WILLIAMS CREDIT	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,950.00	\$7,950.00	\$828.96
All Other Secured	\$61.92	\$61.92	\$24.50
TOTAL SECURED:	\$8,011.92	\$8,011.92	\$853.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,275.78	\$2,610.76	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,305.97</u>	
Disbursements to Creditors	<u>\$11,476.14</u>	
TOTAL DISBURSEMENTS :		<u>\$15,782.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.